



# Specified Professions

## CLAIM EXAMPLES



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**Claims adjuster:** An independent claims adjuster is contracted by an insurance carrier specializing in boiler and machinery coverage to investigate and settle a breakdown of refrigeration equipment in a meat packing plant. The broken refrigerator serves a full one-third of the plant. The refrigerator is not fixed for five days, the length of time it takes the claims adjuster to investigate and settle the claim. \$500,000 of inventory is spoiled, and the insured sues the claims adjuster and the insurance carrier. Although the court finds that the claims adjuster does not owe a duty to the insured and is found not liable for damages to the insured, the claims adjuster still spends \$15,000 defending himself. In addition, the insurance carrier is threatening legal action.

**Management consultant:** A management consultant specializing in distribution efficiency is hired to reduce the cost of distribution for a retail baked goods company. He advises the company to concentrate on baking and packaging, sell the trucking unit, contract with a trucking company specializing in food distribution, and cut distribution to a 500 kilometer radius. He works closely with the company to complete the changes by June 30, the end of the fiscal year. Trucking companies demand more money for the services than first anticipated because of the rising price of gasoline, and extended negotiations delay the distribution of the company's flagship product, Canada Day-themed cupcakes. The cupcakes do not arrive in supermarkets in time for the holiday. A rival's similar product capitalizes on the lack of the company's flagship product and thereafter dominates the market in that region. The management consultant is sued for negligence and \$100,000 in damages.

**Human resources consultant:** A human resources consultant who is a specialist in employment regulations, policies and procedures for East Coast companies wins a contract for a company in a small West Coast town. The Province in which the company is located recently passed extremely strict legislation requiring that the workplace post a five-step method of reporting and responding to employment discrimination to which management must closely adhere. The human resources consultant is not aware of the change and does not inform the company about the posting requirement. Shortly after the engagement of the human resources consultant is over, five employees sue the company for discrimination. They demand \$100,000 each and have a very strong case because the five-step method was not followed. The company sues the human resources consultant for negligence.

**Travel Agency:** A travel agency counts among its clients a growing Toronto software firm that specializes in billing software. After two years in development, the president of the software firm is ready to unveil software that she believes is superior to the market's leader. The travel agent arranges flights and hotels for the firm's president and three software developers to attend a national conference of billing information technology specialists in Hawaii; however, the agent failed to inform the foursome that their flight had been rerouted to leave from Hamilton instead of Toronto Pearson airport. As a result, they miss their allotted time for the presentation, and their product never gets the initial boost it needs. The software firm sues the travel agent for \$250,000 for a loss of business opportunity.



## Access Free and Discounted Business Resources

Every USLI policy comes with access to the Business Resource Center (BRC). Policyholders can save time and money by utilizing BRC resources so they can focus on growing their business. The BRC can help with hiring and training, navigating personnel issues, managing business operations and more.



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